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ABSTRACT

A method for modelling loans comprises allowing a user to enter
parameters relevant to the loan, including the loan amount, loan
term and interest rate, and then visually displaying information
indicating the repayments due over the term of the loan. The
user can also select one or more of the following options : low-
start or fast-start loans; regularly increasing repayments;
lump sum repayments at specified dates; reduced repayments for a
specified period; and variable repayments over different months
of the year. The information indicating the repayments due over
the term of the loan is displayed in some easily-understandable
visual representation, such as a graph, bar chart, or table.